



FHA Catalyst: **Electronic Appraisal Delivery Module**

**Electronic Appraisal
Delivery**

**Appraisal Management
Company User Guide**

U.S. Department of Housing and Urban Development

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Document History

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1. *FHA Catalyst* System Overview

FHA Catalyst is a new technology platform that will build trust through reliable and accurate data, facilitating modern systems for the FHA program participant community. It is a web-based secure medium that contains functionality to accept and process the electronic submission of case binders, allow mortgagees to provide FHA with appraisals conducted on their loans and allow submission of claims in the single-family forward mortgage insurance program, enabling a streamlined process for mortgage lenders, servicers, and FHA.

This document has been developed to provide Mortgagees with guidance on how to provide appraisals utilizing the Electronic Appraisal Delivery module. Please refer to the Single Family Housing Policy Handbook 4000.1 for in-depth information on FHA policy, the Property Acceptability Criteria for FHA mortgage insurance, which include Minimum Property Requirements (MPR) and Minimum Property Standards (MPS), and include by reference, associated rules, and regulations.

1.1 Navigating the *FHA Catalyst*: Property Valuation Module User Guide

The *FHA Catalyst* Property Valuation module allows Mortgagees and their approved third parties to provide FHA with the XML version of appraisals conducted for their loans. FHA needs these appraisals to assess whether the property is eligible for FHA insurance.

Note: The *FHA Catalyst* Electronic Appraisal Delivery module currently accepts the following form types for Single Family Forward submissions.

- Uniform Residential Appraisal Report (FNMA 1004 / FRE 70)
- Individual Condominium Unit Appraisal Report (FNMA 1073 / FRE 465)
- Manufactured Home Appraisal Report (FNMA 1004C / FRE 70B)
- Small Residential Income Property Appraisal Report (FNMA 1025 / FRE 72)
- Appraisal Update and/or Completion Report (FNMA 1004D / FRE 442)

All form submissions must adhere to the [Appraisal Report and Data Delivery Guide](#).

The table of contents for this guide is both searchable and linked. Selecting any of the chapter titles or subheadings will take users directly to that section. Users can navigate back to the table of contents by scrolling back to the start of the guide or using the [return to table of contents](#) links at the end of each section.

This guide features step-by-step instructions to complete tasks in the Property Valuation Module, utilizing numbered lists, bullets, and screenshots.






Step-by-Step Instructions

1. Instructions describing how to complete tasks appear in lists.
2. Words that point to **links** or **boxes** that the user needs to select will appear in **bold**.
3. These instructions will describe how to complete processes using screenshots.
4. Screenshots may also include boxes, lines, and labels to show which part of the screen is important.

1.2 Understanding the Icons

This user guide features icons to alert users to important information, especially during step-by-step instructions. This guide uses the following icons:

-  Contains supplementary information about actions that users take in the Appraisal Module.
-  Contains cautionary information about actions; usually a clarifying statement to assist a user with execution.
-  Indicates highly important information that is critical to an action.

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2. Navigating *FHA Catalyst* Portal

This section provides Lender Users and Third Party Service Provider users an overview on how to navigate the *FHA Catalyst* Electronic Appraisal Delivery application. Each screen is tailored for a specific business function which the Lender will need to understand to properly utilize the application.

The *FHA Catalyst* Electronic Appraisal Delivery Portal login page is where users will need to access the *FHA Catalyst* Electronic Appraisal Delivery application.

2.1 New User Access Request

1. Complete and email the Mortgagee User Access Request form to answers@hud.gov
2. Upon successful setup of your username in *FHA Catalyst*, you will receive an email from FHACatalyst@hud.gov (HUD-modernization-form) along with your username.
3. Check your email from FHACatalyst@hud.gov for a welcome link and your username.
4. Upon selecting the welcome link, you will be directed to the login page.

i Please use **Google Chrome** or **Microsoft Edge** to access *FHA Catalyst*. Other browsers are not fully supported and may cause loss of functionality.

2.2 Logging In

1. Navigate to <https://fha-gateway.force.com/hudpdeform/s/login/>
2. Enter your username and password, and then select **Login**.

A screenshot of the login page for the Appraisals Portal. At the top is the U.S. Department of Housing and Urban Development logo. Below it is the FHA logo. The login form consists of two input fields: "Username" and "Password". A blue box with the text "Select to login" is positioned over the "Username" field, with a blue arrow pointing down to the "Login" button. The "Login" button is a blue rectangle with white text, outlined in red. Below the "Login" button is a link that says "Forgot your password?".

Figure 1: Appraisals Portal Login Screen



2.3 Resetting Your Password

1. If you forgot your password, select **Forgot Your Password?**



Figure 2: Forgot Your Password?



2. Enter your username, then select **Reset Password** to reset your password. Password reset instructions will be sent to the email address associated with your account.



The screenshot shows a web form titled "PASSWORD RESET". Below the title, it says "To reset your password, we'll need your username. We'll send password reset instructions to the email address associated with your account." There is a text input field labeled "Username" with a person icon. Below the input field is a large blue button labeled "Reset Password", which is highlighted with a red border. Below the button is a link labeled "Cancel". A blue arrow points from a box labeled "Select to reset password" to the "Reset Password" button.

Figure 2: Reset Password

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3. Navigating the Appraisal Module

-  After logging in, you will be directed to the *FHA Catalyst* Home Page.
-  Note: Depending on the access provided, you may have access to multiple applications with *FHA Catalyst*. If you have access to multiple application, you will see multiple icons.

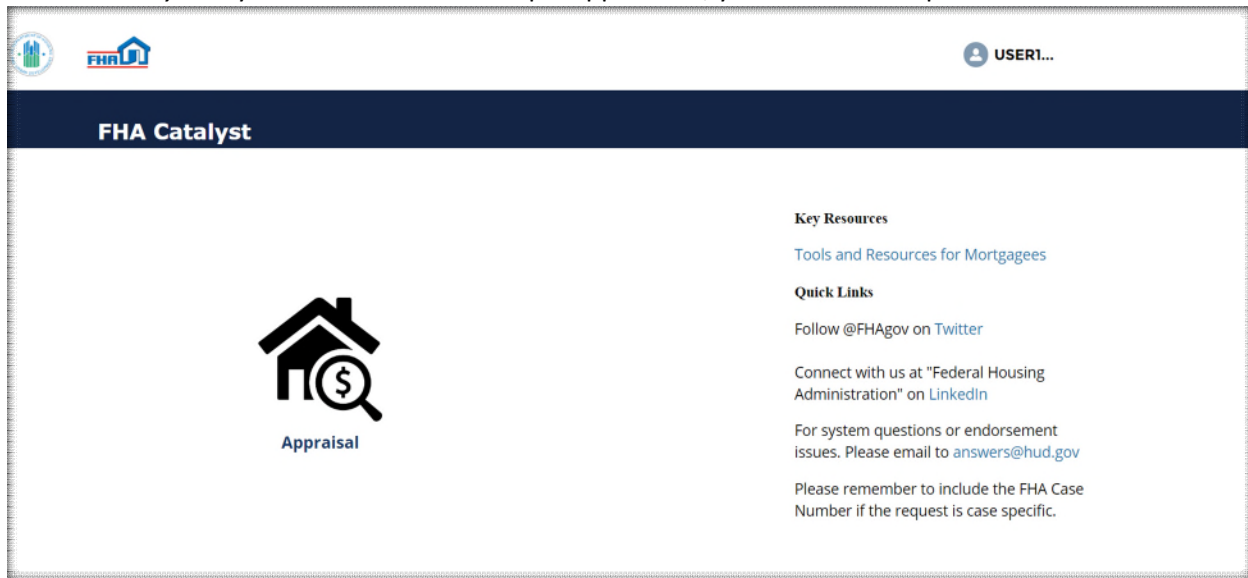


Figure 3: FHA Catalyst Landing Page

- The ***FHA Catalyst* Landing Page** will display the selectable Appraisal icon to access the Appraisal Application. User will need to select the icon to open the Electronic Appraisal Delivery application.
- The **Username** is displayed on the top right of the screen. Users can view their profile and logout when selecting their Username.
- **Key Resources** and **Quick Links** sections provide the user with additional information and access to HUD FAQs and Troubleshooting assistance.

3.1 Appraisal Homepage

1. To navigate to the *FHA Catalyst* Appraisal application, select the **Appraisal** icon.

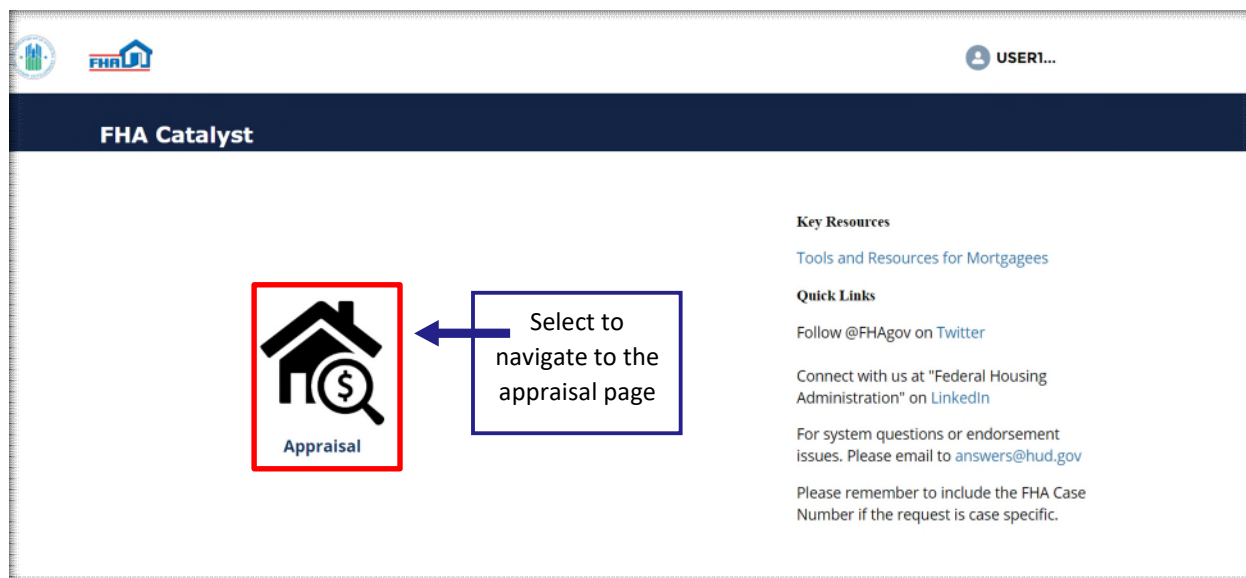


Figure 4: FHA Catalyst Landing Page

2. From there, you will navigate to the **Appraisal** Homepage. The Homepage contains the appraisal dashboard.

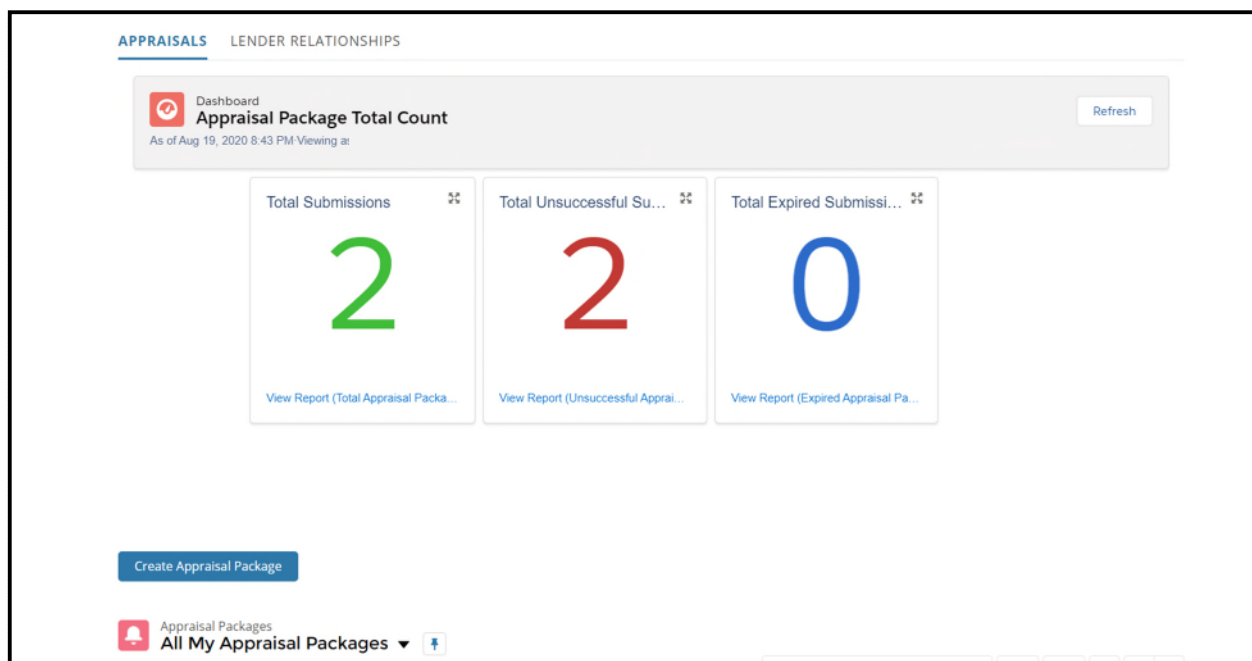


Figure 5: Appraisal Homepage



i The **Appraisal Dashboard** is displayed on the top center of the page where it shows the following:

- **Total Submissions** counts all submissions in the last 30 days by the user.
- **Total Unsuccessful submissions** count total number of appraisal packages with Virus Scan failed status, connection error, unsuccessful, and expired status.
- **Total Expired submissions** contain appraisals which are older than 120 days old and expired. These appraisals will require a new appraisal if they were not properly updated before completing the FHAC Appraisal Logging functions.

Note: Currently Expired Submission is **not** supported by the *FHA Catalyst*.

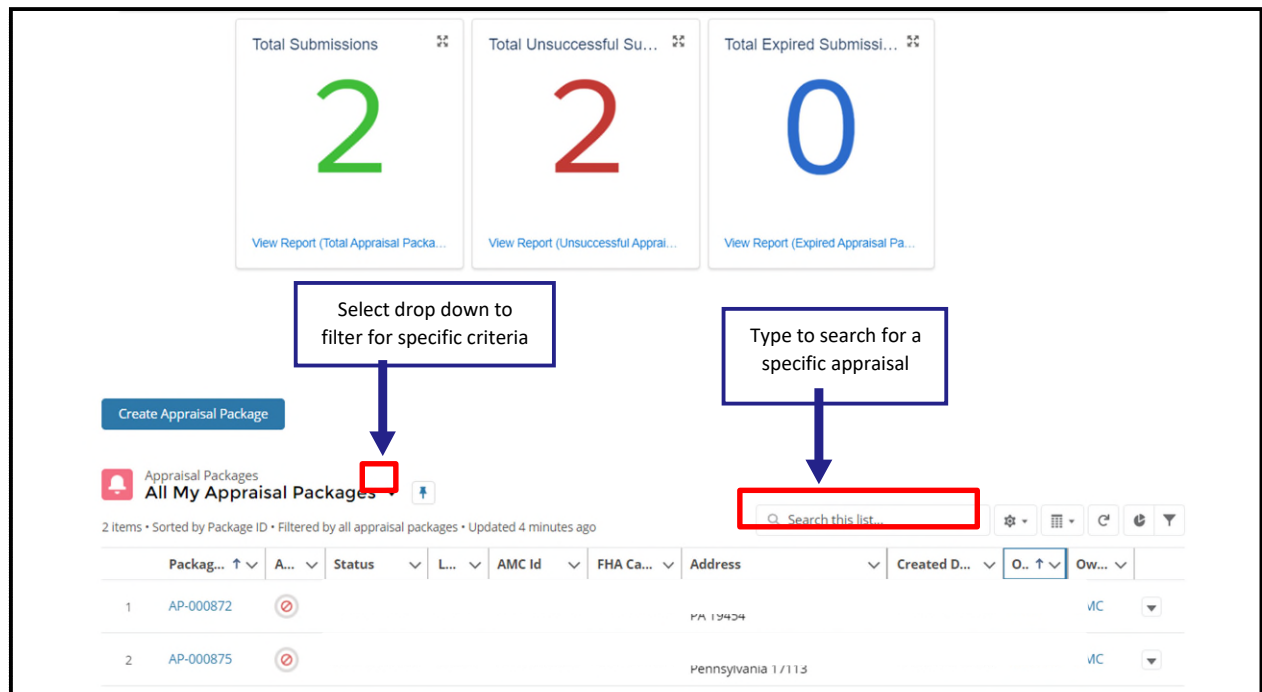


Figure 6: Appraisal Homepage List view

- i** The **List View** provides the user with a view of existing records in a table format with column names displayed at the top. List views are a way to sort, prioritize, and analyze records based on filtering criteria.
- i** Users can conduct a search within the List view Search Bar by typing in the Appraisal specific information based on the column headers. i.e. FHA Case Number, Lender ID, Status, etc.
- ⚠** Appraisals can have different statuses. These statuses include:



- Successful – The appraisal was successful in passing FHA data checks or the override request was successful and accepted.
 - Successfully transmitted appraisals will still be subject to review for compliance with FHA appraisal requirements, and mortgagees will remain responsible for ensuring the property meets FHA’s minimum property requirements and standards.
 - Not Successful – The appraisal file did not pass FHA data checks and the reason can be viewed in the SSR report.
 - In Progress – The appraisal is currently processing.
 - Expired – The appraisal file that was uploaded to *FHA Catalyst* was uploaded expired or the appraisal has expired without an update
 - Virus Scan failed – The appraisal file failed virus scanning.
- ⚠ AMC Users should be able to see all the appraisals that are associated to their AMC Account in the list view.
- ⚠ Once the AMC users uploads the appraisal for a lender company, the ownership of that appraisal will be transferred to the appropriate institution.

3.2 Global Search

Global Search, located at the top of each page, is a powerful functionality that allows a user to search for any existing record submissions currently in the portal. A user can conduct a search using partial information such as only first name of the Appraiser, Lender Name, Lender ID or search by Appraisal Company etc.

The screenshot displays the 'Global Search Bar' interface. On the left, a sidebar titled 'Search Results' contains a list of filters: 'All' (selected), 'Discussions', 'Appraisal Packa...', 'Appraisals', and 'Collapse List'. The main content area is titled 'Appraisal Packages' and shows '5+ Results • Sorted by Relevance'. A 'View More' link is in the top right. Below the title is a table with columns: 'PACKAGE ID', 'APPRAISAL', 'STATUS', 'LENDER NAME', 'APPRAISER', 'FHA PAGE #', and 'ADDRESS'. The table lists five appraisal packages with their respective statuses: 'In Progress', 'Successful', 'Successful', 'Not Successful', and 'Not Successful'.

PACKAGE ID	APPRAISAL	STATUS	LENDER NAME	APPRAISER	FHA PAGE #	ADDRESS
AP-000529		In Progress				
AP-000530		Successful				
AP-005303		Successful				
AP-005301		Not Successful				
AP-005300		Not Successful				

Figure 7: Global Search Bar



- i** To further refine a search when searching for appraisals, select an option from the **Refine By** menu.

Search Results

All

Appraisal Packages

8 Results • Sorted by Relevance ▼

PACKAGE ID	APPRAISAL	STATUS	LENDER NAME	AMC NAME	FHA CASE #	ADDRESS
AP-000529						
AP-000530						
AP-005303						
AP-005301						
AP-005300						
AP-005115						
AP-004925						
AP-004018						

Refine By

Package ID

Appraisal

Status

Choose...

Lender Name

AMC Name

FHA Case #

Created Date

Choose...

Owner First Name

Owner Last Name

Select to refine appraisal search criteria

Figure 8: Refine Global Search



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4. Appraisal Packages

Section 4 describes how an Appraisal Management Company (AMC) user create and submit a new appraisal package. This section also includes how the users can upload a primary, secondary, and supporting documents when submitting the appraisal package for processing.


4.1 Creating and Submitting an Appraisal Package

1. To start an appraisal package, select the **Create Appraisal Package** button on the Appraisal Home screen.

The screenshot shows the 'Appraisal Package Total Count' dashboard. At the top, it says 'Dashboard Appraisal Package Total Count' and 'As of Mar 8, 2021 12:07 PM Viewing as Sumnima AMC'. There is a 'Refresh' button. Below this are three cards: 'Total Submissions' with a large green '34', 'Total Unsuccessful Su...' with a large red '4', and 'Total Expired Submiss...' with a large blue '0'. Each card has a 'View Report' link. Below the cards is a 'Create Appraisal Package' button, which is highlighted with a red box. A blue arrow points from a callout box to this button. The callout box contains the text: 'Select to create an appraisal package'. Below the button is a section titled 'Appraisal Packages All My Appraisal Package' with a 'Printable View' button. It shows '34 items • Sorted by Created Date • Filtered by All appraisal packages • Updated 3 minutes ago'. There is a search bar and a table with columns: Pack..., Lo..., A..., Status, Lender Name, AMC Na..., FHA Ca..., Address, Created Date, Owner First..., and Own... The table lists three items with IDs AP-109030, AP-109014, and AP-106888, all with a status of 'Forward' and a green checkmark.



Figure 9: Create Appraisal Package

- From there, you will navigate to a new screen where you can input information for appraisal package submission.
-  Please use the **Lender Name** search bar to search for the lender you are completing your submission on behalf of. The **Lender ID** will be automatically populated upon lender selection.
- Enter the **Lender Loan Number** (15-digit limit).
- Use the **Upload Files** button to upload an XML file. The primary appraisal must be a Uniform Residential Appraisal Report (FNMA 1004/FRE 70), Small Residential Income Property (FNMA1025/FRE 72), Individual Condominium Unit Appraisal Report (FNMA 1073 / FRE 465) Manufactured Home Appraisal Report (FNMA 1004C / FRE 70B), submitted in the appropriate MISMO format.

The screenshot shows the SDAHAL Appraisal Package Upload interface. The top navigation bar includes the SDAHAL logo and a search bar. The main content area is divided into two sections: 'Appraisal Package Upload' and 'Primary Appraisal'.

In the 'Appraisal Package Upload' section, there are two red boxes highlighting the 'Lender Name' and 'Lender Loan #' fields. Below these fields, the 'Lender ID' is displayed as 'AMC Name: Class Valuation Inc' and the 'AMC ID' is displayed as 'AMC ID: AMC-0000133'.

In the 'Primary Appraisal' section, there is a blue box highlighting the 'Upload Files' button. A blue arrow points from this button to the 'Lender Loan #' field in the 'Appraisal Package Upload' section. Another blue arrow points from the 'Lender Loan #' field to a text box labeled 'Insert Lender Loan #'. A third blue arrow points from a text box labeled 'Select to upload files' to the 'Upload Files' button.

The bottom of the interface features a 'Cancel' button, a 'Save And Add' button, and a 'Submit' button.

Figure 10: Create Appraisal Package Screen


5. Select **Submit** after completing all required fields to submit your appraisal package.
-  A pop up will display stating the Package was created successfully.



Figure 11: Submitting an Appraisal Package

- i** The home screen lists the newly created **Appraisal Package ID**. The columns display the relevant information from the appraisal package.
- i** The home screen **Dashboard** also displays the total count of Appraisal Package submissions. Select the Refresh button on the dashboard to update the count.

Note:

- a) Select the Refresh button from the “browser” or from the dashboard next to “Appraisal Package Total Count” to update the Appraisal count.
- b) If “Refresh” is **not** done, the Appraisal count will **not** be updated.

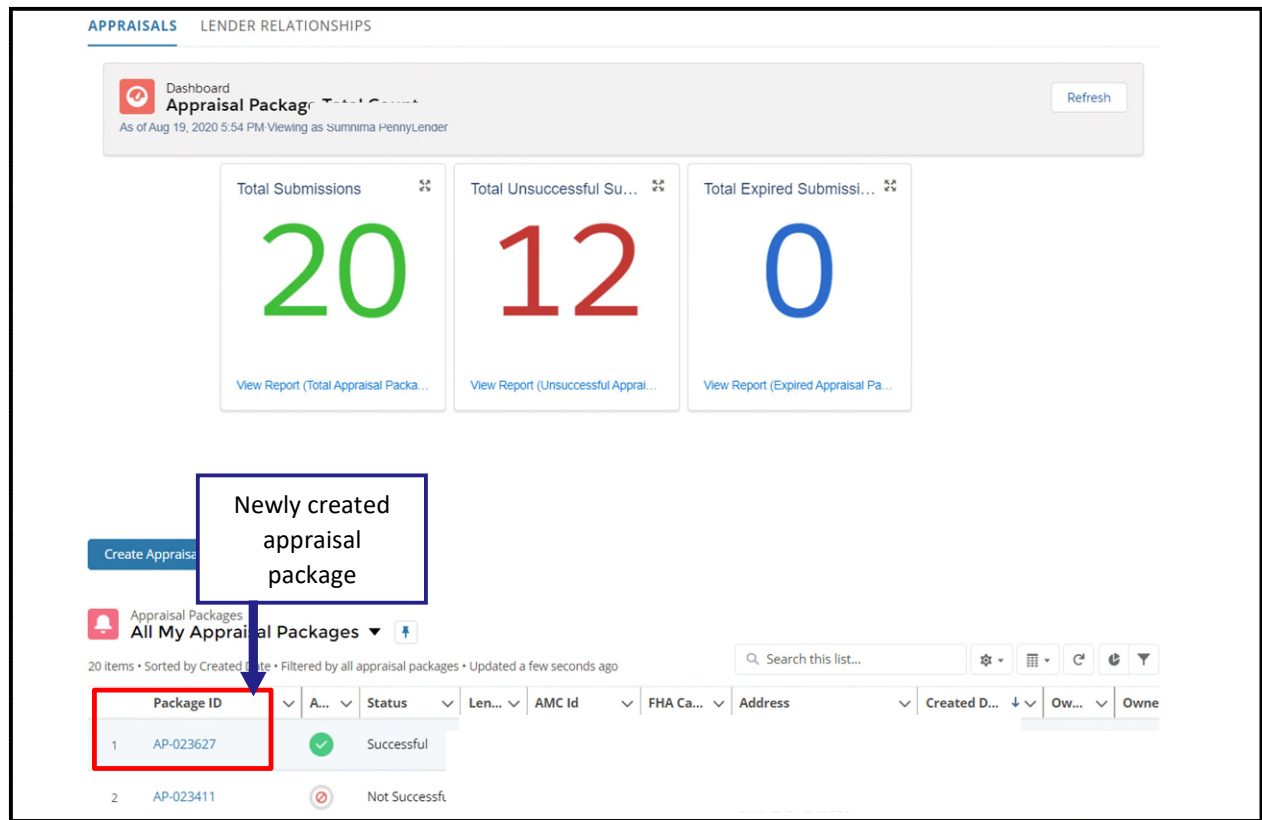


Figure 12: Home Screen List View After Submission

4.2 Uploading a Secondary Appraisal and Supporting Documents

On the Create Appraisal Package Screen the user has the option to upload a Secondary Appraisal and Supporting Documents for both Primary and Secondary appraisals.

- ⚠ A Supporting Document must be an Appraisal Update and/or Completion Report (Fannie Mae Form 1004D / Freddie Mac Form 442), submitted in MISMO 2.6 Errata 1 format.
- 1. Once the user has uploaded a primary appraisal, the Primary 1004D Supporting Document upload file button will appear.
- 2. Select **Upload Files** in the Primary 1004D Supporting Document section to upload supporting documentation.
- 3. To upload a secondary appraisal, select **Upload Files** in the Secondary Appraisal section.
- ⚠ To delete an appraisal or supporting documentation, select the **Trash Can** icon.



FHA Case # 44
Lender Loan
Date Submitted: 11/

Lender Name:
Lender ID:
AMC Name:
AMC ID:
Last Updated: 11/18/2020 12:22 PM

Primary Submission Info
Form Type: FNM1073
Effective Date:
Appraisal Purpose Type:
Address:
Appraised Value:
Appraisal Company:
Appraisal Name / License:

Secondary Appraisal
Secondary Appraisal File
UAT-TC3-Successful
Secondary 1004D Appraisal Supporting Document
UAT-TC3-Successful
Secondary 1004D-Quickturn.xml

Primary 1004D Appraisal Supporting Document
Primary 1004D Appraisal Supporting Document
UAT-TC3-Successful-Primary
1004D

Submission History

#	Date	Status	Lender Loan	Lender Id	SSR Report
1	11/18/2020 12:22 PM	Successful	158963546985742	71970	

Figure 13: Submitting Multiple Appraisal Packages

4.3 Submitting/Cancelling Multiple Appraisal Packages-

1. Select the **Save and Add** button on the Create Appraisal Package screen to submit multiple Appraisal Packages.



- ❗ When a user selects the **Save and Add** button, the current Appraisal Package is submitted, and the screen is refreshed for the next Appraisal Package.
- ⚠ The user can also select the **Cancel** button afterwards if they decide not to submit multiple Appraisal Packages. The user will be taken back to the home screen to view the results of the previous submission(s).

The screenshot displays the 'Appraisal Package Upload' interface. At the top, there are input fields for 'Lender Name', 'Lender Loan #', 'Lender ID', 'AMC Name', and 'AMC ID: AMC-0000133'. Below this, the interface is divided into two main sections: 'Primary Appraisal' and 'Secondary Appraisal'. The 'Primary Appraisal' section shows a 'Primary Appraisal File' with a green checkmark and the text 'Test 2-Successful Primary 1004 -Quicken.xml'. Below this is a 'Primary 1004D Appraisal Supporting Document' section with an 'Upload Files' button. The 'Secondary Appraisal' section shows a 'Secondary Appraisal File' section with an 'Upload Files' button and the text 'Or drop files'. At the bottom of the interface, there are three buttons: 'Cancel', 'Save And Add', and 'Submit'. The 'Cancel' and 'Submit' buttons are highlighted with red boxes. Two callout boxes with arrows point to these buttons: one pointing to 'Cancel' with the text 'Select to cancel and return to Home page', and another pointing to 'Submit' with the text 'Select to submit and begin creating a new appraisal package'.

Figure 14: Submit/Cancel the request

4.4 Resubmission of Primary 1004D, Secondary Appraisal and Secondary 1004D after creating Primary Appraisal

If the users have already created Primary Appraisal, they have the capability to upload Primary 1004D, Secondary or Secondary 1004D without uploading Primary Appraisal again.

Note:

- User **cannot** upload Primary 100D or Secondary Appraisal without uploading Primary.
- User **cannot** upload Secondary 1004D without uploading Secondary Appraisal.

Steps:



1. User creates the Primary Appraisal Package only from the Home Page.
2. Once the Appraisal has been created, user clicks on Package ID from the Home Page under the list view.
3. User clicks on **Upload Files** under Primary 1004D Appraisal Supporting Document as shown below.
4. User clicks on **Upload Files** under Secondary Appraisal as shown below.
5. User clicks on **Upload Files** under Secondary 1004D Appraisal Supporting Document as shown below.

Successful **FHA Case #** **Lender Loan # 1**

Date Submitted: 3/5/2021 2:31 PM
Loan Type:

Lender Name:
Lender ID: 00001
AMC Name:
AMC ID: AMC-0000133
Last Updated: 3/5/2021 2:31 PM

Primary Submission Info **Form Type:** FNM1004

Effective Date:
Appraisal Purpose Type:
Address:
Appraised Value:
Appraisal Company:
Appraiser Name / License:

Primary Appraisal Corrected File

Or drop files

Secondary Appraisal

Or drop files

Secondary 1004D Appraisal Supporting Document

Or drop files

Primary 1004D Appraisal Supporting Document

Or drop files

Figure 15: Submission of Multiple Packages



6. Once the user uploads all three documents (Primary 1004D, Secondary Appraisal and Secondary 1004D), user clicks on “**Submit**” button.
7. User gets a message in green on top of the page that says “**The appraisal has been uploaded successfully**” as shown below and the results can be viewed in the “SSR report”

A screenshot of a web application interface for uploading appraisal documents. At the top, a green notification banner with a checkmark icon states: "The appraisal has been uploaded successfully. Results can be viewed in the SSR report." Below this, the interface is divided into sections for document uploads. On the left, there are fields for "Effective Date:", "Appraisal Purpose Type:", "Address:", "Appraised Value:", "Appraisal Company:", and "Appraiser Name / License:". Below these fields is a section titled "Primary Appraisal Corrected File" with an "Upload Files" button and "Or drop files" text. To the right of this section are two document upload areas. The first is labeled "Secondary 1004D Appraisal Supporting Document" and shows a green checkmark icon next to the text "Test 2- Successful Secondary 1004- Quicken.xml". The second is also labeled "Secondary 1004D Appraisal Supporting Document" and shows a green checkmark icon next to the text "Test 2- Successful Secondary 1004D- Quicken.xml". At the bottom of the interface, there are two buttons: "Cancel" and "Submit". The "Submit" button is highlighted with a red rectangular box.

Figure 16: Successful upload message

4.5 Resubmission of Secondary 1004D without creating Secondary Appraisal

A Primary Appraisal Package must already exist for this scenario.

1. Once the Appraisal has been created, user clicks on Package ID from the Home Page under the List view



2. User clicks on Upload Files under Secondary 1004D Appraisal Supporting Document and gets an error message on top of the screen as shown below in red text:

Note: Users **cannot** upload the Secondary 1004D document if the Secondary Appraisal has **not** been created.

The screenshot displays the FHA Case # 1004D Appraisal Supporting Document upload interface. At the top, a red error banner reads: "Secondary Appraisal required before uploading 1004D supporting documents". The main content area is divided into several sections:

- Primary Submission Info:** Includes fields for Form Type (FNM1004), Effective Date, Appraisal Purpose Type, Address, Appraised Value, Appraisal Company, and Appraiser Name / License. It also features a "Primary Appraisal Corrected File" upload area with "Upload Files" and "Or drop files" options.
- Secondary Appraisal:** Contains an "Upload Files" button and "Or drop files" text.
- Secondary 1004D Appraisal Supporting Document:** Shows a list of uploaded documents, including "UAT-R1-TC5-Positive-71970-Secondary 1004D.xml".
- Primary 1004D Appraisal Supporting Document:** Includes an "Upload Files" button and "Or drop files" text.

The interface also displays loan details such as Lender Name, Lender ID, AMC Name, AMC ID, and Last Updated date (3/5/2021 2:31 PM).

Figure 17: Error message



4.6 Submission Hard Stop Conditions Overrides

Users can provide Manual Overrides to resolve messages that indicate possible appraisal data and appraisal requirement discrepancies that lenders may need to address, but do not need to be corrected for transmission to FHA to be successful. The User has the choice of 3 manual overrides:

- Appraised Value Less Than \$5000
- Unknown Subject Address (based on USPS Address Validation)
- Appraiser not on FHA Appraiser Roster

Note: User can do manual overrides **only** on **Unsuccessful submissions**

Steps:

1. To apply a manual override, select the drop down under the current override request reason (bulleted above)
2. To add a comment for justification, select **Other (seem comments)** from the drop-down menu.

The screenshot displays the FHA Case Management System interface for an unsuccessful submission. At the top, a header bar shows the case details: "FHA Case # 387-4393692", "Lender Name: QUICKEN LOANS, LLC", "Lender ID: 71970", "Date Submitted: 2/17/2021 3:30 P...", "AMC Name: Class Valuation I...", "Loan Type: Reverse Mortgage", "ID: AMC-0000133", and "Last Updated: 2/17/2021 3:30 PM". A red warning icon and a document icon labeled "SSR" are also present.

The main content area is divided into three columns. The left column, "Primary Submission Info", shows "Form Type: FNM1004" and "Effective Date: 5/7/2020". The middle column, "Secondary Submission Info", shows "Form Type: FNM1004" and "Effective Date: 5/7/2020". The right column, "Override Request", shows the reason for the override: "Appraised value is less than \$5000". A dropdown menu is open, showing three options: "Select Override", "Value is correct and validated by lender", and "Other (see comments)". A red box highlights the dropdown arrow, and a callout box points to it with the text "Select arrows to view override options".

Below the override request, there are sections for "Primary Appraisal Corrected File" and "Secondary Appraisal File", each with an "Upload Files" button and a link to "Or drop files". At the bottom, there are sections for "Primary 1004D Appraisal Supporting Document" and "Secondary 1004D Appraisal Supporting Document".

Figure 18: Manual Override Options



- ⚠ Manual override requests are submitted together with the appraisal package, automatically approved and taken into consideration when generating the SSR report.
- ⚠ To request an override for an existing appraisal package, fill out the override request and upload the original appraisal file(s), then select Submit.
- ⛔ Please see Appendix A for a full list of Error/Hard Stop conditions.
- ❗ System checks against FHA appraisal reports and data policy may result in hard stops that cannot be manually overridden. These “Non-Overridable” hard stops result from messages that indicate appraisal data or appraisal form requirement errors that must be resolved before the submission can be successfully submitted to FHA.

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5. Manage Appraisal Packages

5.1 View Manage Appraisal Package Screen

After submitting an Appraisal Package, the home screen provides a list view of all the submissions owned by the individuals in the company.

1. Select the **Package ID** link from the list view to open the Manage Appraisal Package Screen.

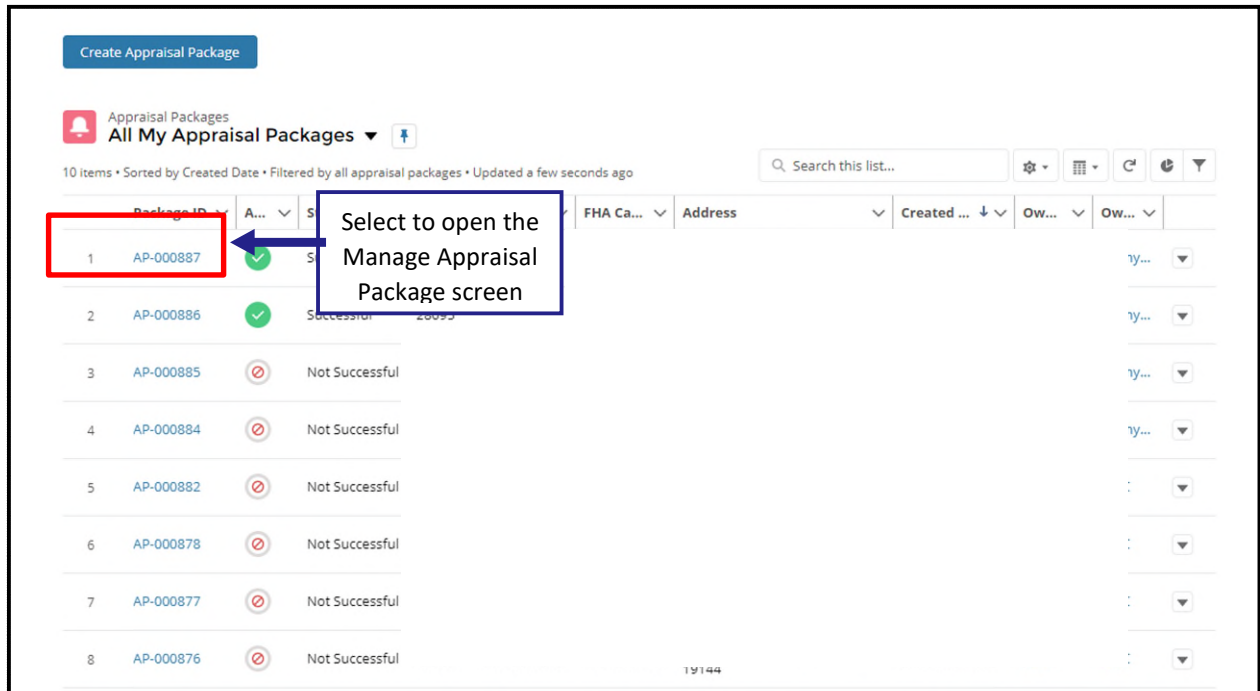


Figure 19: Package ID Link

- i** The Manage Appraisal Package Screen will be displayed with the appraisal package Status, Appraisal Details, downloadable versions of the appraisal in both PDF and XML format, the Submission Summary Report (SSR), and Submission History.



FHA Case # 446-47
Lender Loan # 15896
Date Submitted: 11/18/2020 9:17 PM

Lender Name: PENNY
Lender ID: 28091
AMC Name: Class
AMC ID: AMC-1
Last Updated: 11/18/2020 9:17 PM

Package status (points to Successful status)

Appraisal details (points to XML and PDF icons)

SSR report (points to SSR icon)

Primary Submission Info

Form Type: FNM1004

Effective Date: 6/11/20
Appraisal Purpose Type: Refinar
Address: 424 W I PHILAD
Appraised Value: \$575,01
Appraisal Company: Fake Ap
Appraisal Name / License: REYNO GA0001

Secondary Appraisal

Upload Files Or drop files

Secondary 1004D Appraisal Supporting Document

Upload Files Or drop files

Primary Appraisal Corrected File

Upload Files Or drop files

Primary 1004D Appraisal Supporting Document

Upload Files Or drop files

Overrides

Appraised value is less than \$5000
Select Override
Comment

Unknown subject address
Select Override
Comment

Appraiser must be on the FHA Appraiser Roster
Select Override
Comment

Cancel Submit

Figure 20: Manage Appraisal Package Screen



5.2 View Loan Type Field

Users can view the Loan Type Field in two different places in the *FHA Catalyst*. Loan Type can be of two categories.

- Forward
- Reverse

First place where users can view the Loan Type field is under **List View** of the home page as shown below:

The screenshot shows the 'All My Appraisal Packages' list view. At the top, there is a 'Create Appraisal Package' button and a notification icon. Below the title, it says '50+ Items • Sorted by Created Date • Filtered by All appraisal packages • Updated a minute ago'. A search bar and several icons are on the right. The table has columns: Pack..., Loan Type, A..., Status, Lender..., AMC..., FHA Case #, Address, Created..., Owner FI..., and Owner. The first three rows are visible, all with 'Forward' in the 'Loan Type' column. The 'Loan Type' column header and the first three rows are highlighted with a red box.

	Pack...	Loan Type	A...	Status	Lender ...	AMC...	FHA Case #	Address	Created ...	Owner FI...	Owner
1	AP-109060	Forward									
2	AP-109059	Forward									
3	AP-109058	Forward									

Figure 21: View Loan Type in List View

Second place where users can view Loan Type field is under **Details section** of Manage Appraisal Page as shown below:



The screenshot displays the 'Manage Appraisal' interface. At the top left, a green checkmark icon is labeled 'Successful'. The main header area contains fields for 'FHA Case #', 'Lender Loan #', 'Date Submitted: 3/5/2021 2:31 PM', 'Loan Type: Forward Mortgage' (highlighted with a red box), 'Lender Name:', 'Lender ID:', 'AMC Name:', 'AMC ID:', and 'Last Updated: 3/5/2021 2:31 PM'. On the top right, there is a red 'SSR' icon with a download arrow. Below the header, the page is divided into four sections: 'Primary Submission Info' (containing 'Form Type: FNM1004' and fields for 'Effective Date:', 'Appraisal Purpose Type:', 'Address:', 'Appraised Value:', 'Appraisal Company:', and 'Appraiser Name / License:'), 'Secondary Appraisal' (with an 'Upload Files' button and 'Or drop files' text), 'Primary 1004D Appraisal Supporting Document' (with an 'Upload Files' button and 'Or drop files' text), and 'Secondary 1004D Appraisal Supporting Document' (with an 'Upload Files' button and 'Or drop files' text').

Figure 22: View Loan Type in Manage Appraisal Page

5.3 Submission Summary Report (SSR)

The Submission Summary Report is located on the top right of the Manage Appraisal Package Screen. The SSR Report provides all Hard Stops, Compliance messages and Fatal errors for the submitted Appraisal Package.

1. Select the SSR Report Icon Link to download the report.
2. Open the SSR Report once the download completes to view it.



Submission Summary Report (SSR)			
Package ID			
Appraisal Status (FHA)		Original Submitted Report Date	06/23/2020 20:51:54 UTC
Lender ID		Latest Submitted Report Date	07/10/2020 17:03:52 UTC
Lender Name		Number of Submissions	
Lender Loan Number		FHA Case Number	

Primary Appraisal			
Document Status	Successful	Appraiser	
Form Type	FNMI025	Appraised Value	
Subject Address			
Borrower Name	Julio Pintado	Date of Appraisal	06/12/2020
Comps	Comp Address	Adjusted Sale Price	
Comp 1		\$466,110	
Comp 2		\$411,000	
Comp 3		\$405,450	
Comp 4		\$465,000	
Comp 5		\$412,210	
Comp 6	06/12/2020	\$480,230	
FHA Hard Stops			
Message ID	Hard Stop Description	Override Request Reason	
Compliance Messages			
Message ID	Form Section	Form Field Name	Full Message Description
			Severity

Figure 23: Submission Summary Report PDF

5.4 Deleting Primary 1004D, Secondary and Secondary 1004D

Once the user submits Primary 1004D, Secondary and Secondary 1004D, users have an option to delete all these documents from Manage Appraisal Page.

1. User creates an Appraisal Package that has all the documents like Primary, Primary 1004D, Secondary and Secondary 1004D
2. User clicks on Package ID from the list view in the homepage that has all the above four documents.
3. User will be then in the "Manage Appraisal Page".



4. User clicks on the icon of Primary 1004D (either XML or PDF) and will see the below window popup:

FHA Case #
Lender Loan #
Date Submitted: 3/7/2021 10:55 AM
Loan Type:

Lender Name:
Lender ID:
Last Updated: 3/7/2021 10:55 AM

1 Hard Stop

SSR

Primary Submission Info
Form Type: FNM1004
Effective Date:
Appraisal Purpose Type:
Address:
Appraised Value:
Appraisal Company:
Appraiser Name / License:

Secondary Submission Info
Form Type: FNM1004D
Effective Date:
Appraisal Purpose Type:
Address:
Appraised Value:
Appraisal Company:
Appraiser Name / License:

Override Request
Appraised value is less than \$5000
Select Override
Comment
Unknown subject address
Select Override
Comment
Appraiser must be on the

Figure 24: Click Primary 1004D Icon

5. Once the icon is clicked, user will receive a window pop-up that says “Would you like to Download or Delete this file”? as shown below.

FHA Case # 446-4740681
Lender Loan # 158963546985742
Date Submitted: 3/7/2021 10:55 AM
Loan Type: Forward Mortgage

Lender Name: QUICKEN LOANS, LLC
Lender ID: 71970
Last Updated: 3/7/2021 10:55 AM

1 Hard Stop

SSR

Would you like to Download or Delete this file ?
Delete Download

Override Request
Appraised value is less than \$5000
Select Override
Comment
Address: 612 W SPRUCE ST MAHANOV

Figure 25: Delete or Download window



6. User clicks on Delete button which will bring another window asking for confirmation that says “Are you sure you want to delete all Primary supporting documents”? as shown below.

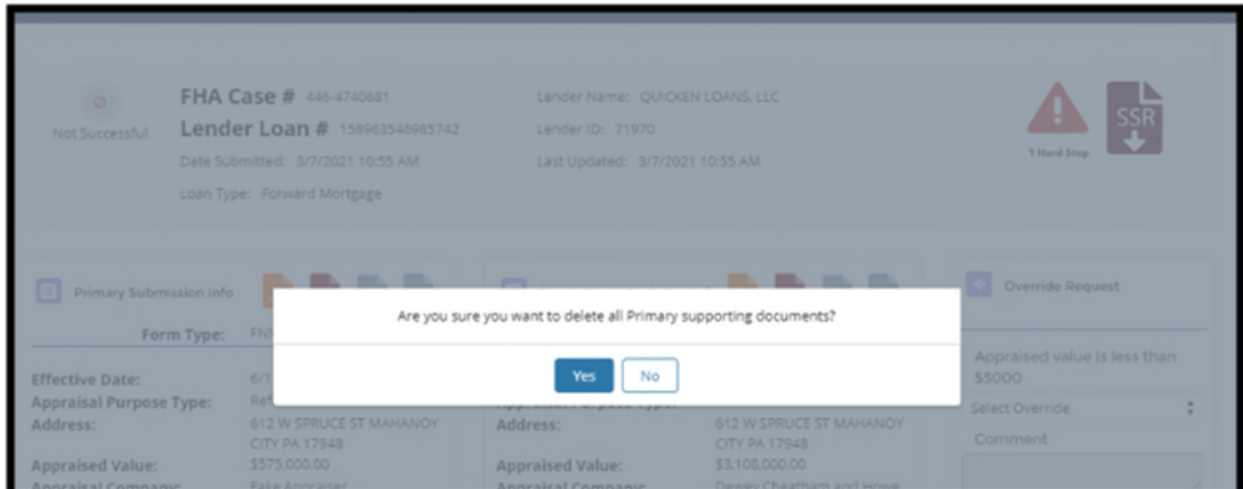


Figure 26: Delete Window Confirmation

7. Click on “Yes” and refresh the page from the browser. User will notice that Primary 1004D has been deleted now.

Note:

- a) Following the same above steps, users **can** delete both Secondary and Secondary 1004D.
- b) If the user **selects** to delete Secondary Appraisal, system will **automatically delete** Secondary 1004D associated with Secondary Appraisal.
- c) If the user wants to delete only Secondary 1004D, user **need to** select the icon of Secondary 1004D and click on Delete. This way only Secondary 1004D will be deleted.



5.5 View Reports

i AMC users can view reports on Appraisal packages within Salesforce.

Available types of reports to view are:

1. Total Appraisal Packages

Unsuccessful Appraisal Packages

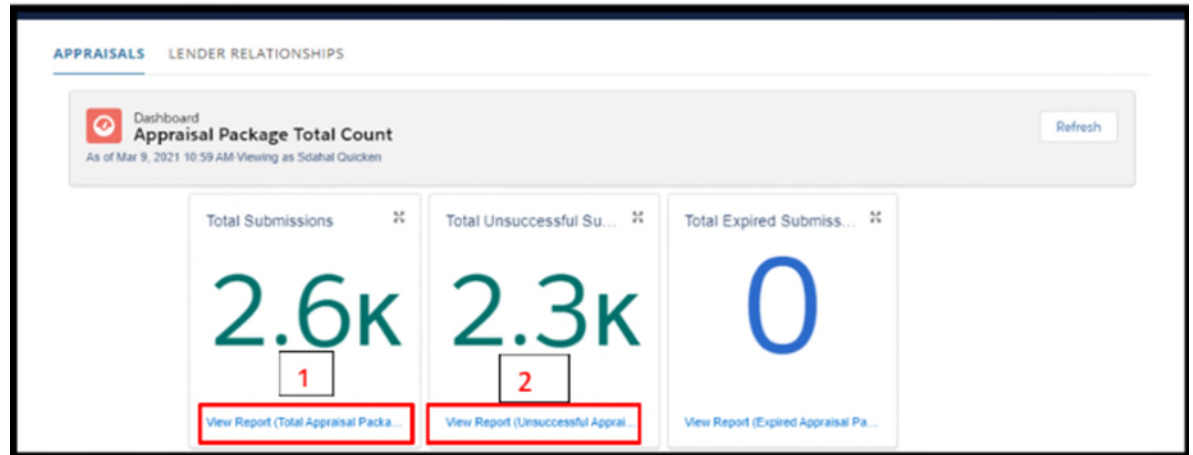


Figure 27: View Report Link

To view a report, click on the report name e.g., **Total Appraisal Packages** which will take the users to the below page:

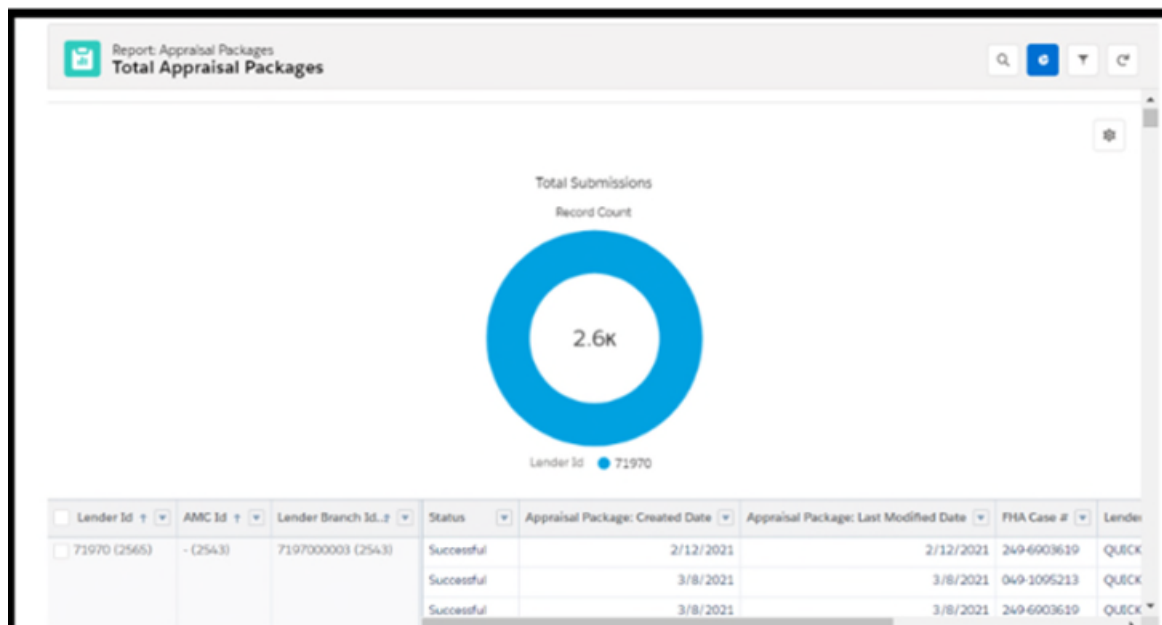


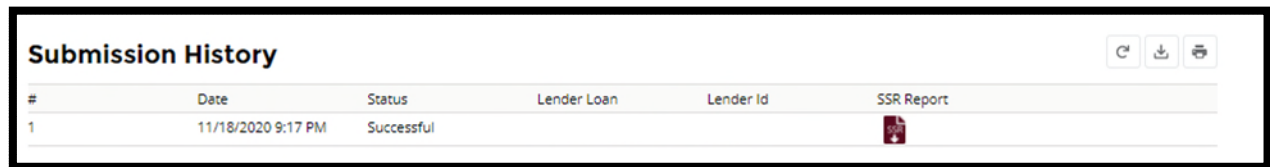


Figure 28: View Detail Report

5.6 Appraisal Submission History

The Appraisal Submission History allows the user to see the number of resubmissions on the same appraisal package.

- i** A user can also:
- Download the entire Appraisal Package Submission History
 - Print the Appraisal Package Submission History table
 - Download individual SSR reports for each entry




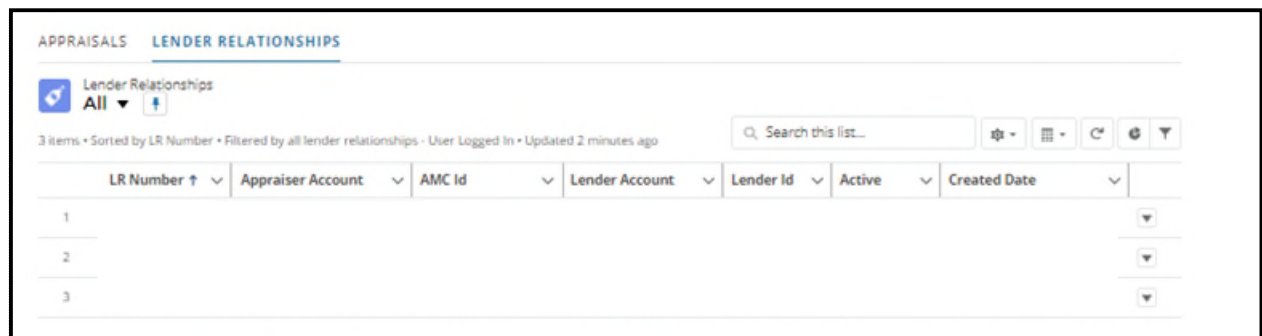
#	Date	Status	Lender Loan	Lender Id	SSR Report
1	11/18/2020 9:17 PM	Successful			

Figure 29: Appraisal Submission History

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5.7 Viewing the Lender Relationship

1. Users can go to the Lender Relationships tab and view the list of Lender Accounts that they have relationship with. Click on “All” from the Lender Relationship dropdown to view all the relationship.



LR Number ↑	Appraiser Account	AMC Id	Lender Account	Lender Id	Active	Created Date
1						
2						
3						

Figure 30: View Lender Relationships



2. If the Active box has a check mark, that means they have relationship with the corresponding Lender Account. And the user can upload and view the appraisals related to that lender account.

The screenshot shows a web interface for 'LENDER RELATIONSHIPS'. It features a table with columns: LR Number, Appraiser Account, AMC Id, Lender Account, Lender Id, Active, and Created Date. Three items are listed, all with checkmarks in the Active column. A red box highlights the Active column.

LR Number	Appraiser Account	AMC Id	Lender Account	Lender Id	Active	Created Date
1					<input checked="" type="checkbox"/>	
2					<input checked="" type="checkbox"/>	
3					<input checked="" type="checkbox"/>	

Figure 31: Relationship Exist

3. If the Active box does not have check mark, that means they do not have the relationship with the corresponding Lender Account. And the user cannot upload the files for that corresponding lender account but can view the appraisals if any appraisals was submitted in the past for that lender.

The screenshot shows the same web interface as Figure 31. In this instance, the first item (LR Number 1) has an empty checkbox in the Active column, while items 2 and 3 have checkmarks. A red box highlights the Active column.

LR Number	Appraiser Account	AMC Id	Lender Account	Lender Id	Active	Created Date
1					<input type="checkbox"/>	
2					<input checked="" type="checkbox"/>	
3					<input checked="" type="checkbox"/>	

Figure 32: Relationship does not exist

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Troubleshooting/FAQs

5.8 Issues Uploading Appraisal Documents

Question - As a Lender User, when I try to create a new “Appraisal Package” and attempt to upload a file, I get a “File cannot be uploaded” error notification in red.

Answer - This issue could be caused by a corporate VPN network that the user is connected to, which is blocking access to API URLs used in the application. Please email fhacatalyst@hud.gov describing the problem. Please include screenshots of the error seen in the application.

5.9 Issues with Downloading Appraisal Documents

Question - As a user, I am unable to download the Appraisal Package document and get an error when attempting to do so.

Answer - Please disable any Ad Blocker software in Google Chrome or Microsoft Edge.

- Lender Users- Add <https://fha-gateway.force.com/hudpdeform/s/login/> as a trusted site for the Ad blocker to disable it.

Once the Ad Blocker is disabled, please re-try to download and open the file.

If the above suggestions do not resolve the problem, please email answers@hud.gov describing the problem. Please include screenshots of the error seen in the application.

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6. Appendix

6.1 Appendix A – FHA Catalyst Hard Stops

Hard Stop Code	Hard Stop Description / Output Message	Override
100	Appraised value is missing or provided in an invalid format	N
101	Appraised value is less than \$5,000	Y
102	Appraised value is less than or equal to \$0	N
200	Missing appraiser certification information	N
300	Missing subject address	N
302	Unknown subject address	Y
401	UAD compliance check failure (one or more fatal)	N
9000	Document Not Found	N
9000	Appraisal Form Type must be given	N
9001	Appraisal data in invalid format: Appraisal file could not be parsed as XML	N
9001	Appraisal data in invalid format: XSD check failure	N
9003	PDF not included in XML submission	N
9005	Form 1004D/442 is not valid for a primary or secondary appraisal. It must be uploaded as a supporting document.	N
FHA201	Appraiser must be on the FHA Appraiser Roster	Y
FHA202	Appraiser must have a valid certification in the state where the property resides	N
FHA203	Appraiser certification was not active as of the appraisal effective date	N
FHA204	Appraiser certification was terminated as of the appraisal effective date	N
FHA205	Appraiser was ineligible as of the appraisal effective date	N
FHA210	Appraisal contains supervisory appraiser information	N



FHA3100	For purchase transaction, Date of Contract must be provided	N
FHA3105	For purchase transaction, Contract Price must be provided	N
FHA3200	Location must be provided	N
FHA3205	Sum of all land uses must be at least 1% but not greater than 100%	N
FHA3210	Neighborhood Predominant Price must be provided	N
FHA3300	Site Area must be greater than "0" unless under condominium ownership	N
FHA3700	At least one of "as is," "subject to completion," "subject to the following repairs" or "subject to the following required inspection" must be selected. If "as is" is selected, no other value may be selected.	N
FHA4000	Subject property market value decline indicator must be provided	N
FHA4001	Appraisal Update indicates that the market value of the subject property has declined in value	N
FHA4100	Form purpose of update and/or completion must be provided	N
FHA4200	Effective Date of Appraisal must be provided	N
FHA4205	Effective Date of Appraisal Update must be provided	N
FHA4210	Appraisal effective date shows that the appraisal is expired	N
FHA500	FHA Case Number is missing or provided in an invalid format	N
FHA5000	Building Status must be provided	N
FHA5005	Year Built must be provided	N
FHA501	FHA Case Number does not match primary appraisal	N
FHA5010	Effective Age must be provided	N
FHA5015	Improvement Type must be provided; only one of "Detached," "Attached" or "Semi-Detached/End Unit" must be selected	N



FHA5016	Project Description must be provided; only one of "Detached," "Row or Townhouse," "Garden," "Mid-Rise," "High-Rise" or "Other" must be selected	N
FHA502	FHA Case Number on appraisal is cancelled or not found	N
FHA503	FHA Case number assigned to property does not match subject address	N
FHA504	FHA Case Number on appraisal is not assigned to lender	N
FHA505	FHA Case Number assigned to property does not match subject address state	N
FHA5100	Foundation Type must be provided; at least one value must be selected	N
FHA5200	Car Storage Type must be provided; at least one option (or "None") must be selected	N
FHA5400	Number of rooms must be provided as a whole number greater than or equal to 0	N
FHA5401	Number of rooms must be greater than or equal to the number of bedrooms	N
FHA5405	Number of bedrooms must be provided as a whole number greater than or equal to 0	N
FHA5410	Number of bathrooms must be provided and must be greater than or equal to 0	N
FHA6000	A transfer in the past 3 years was indicated; the Price of Prior Sale/Transfer must be provided and greater than or equal to 0	N
FHA6005	Gross Living Area must be provided and must be greater than 0	N